

# Capital

# Tier 1 Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	113.2	19.8	15.7	12.2	116.1	60.1
Second Quintile	18.0	14.3	11.0	10.9	41.6	18.2
Third Quintile	13.7	12.5	10.3	9.8	25.5	13.0
Fourth Quintile		11.0	9.8	9.3	18.0	10.8
Fifth Quintile		9.7	8.8	8.5	11.3	9.3

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Total Risk Based Capital Ratio by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	114.2	21.0	16.8	14.0	116.9	61.1
Second Quintile	19.2	15.4	12.2	12.4	42.6	19.4
Third Quintile	14.9	13.6	11.4	11.5	26.5	14.2
Fourth Quintile		12.1	10.9	11.0	19.2	12.0
Fifth Quintile		10.9	10.3	10.4	12.5	10.7

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Equity Capital/Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	37.1	17.5	13.0	12.0	54.9	35.4
Second Quintile	14.7	12.9	11.0	10.6	31.4	15.8
Third Quintile	12.9	11.1	9.4	10.3	20.6	12.2
Fourth Quintile		9.9	8.7	9.6	16.1	10.1
Fifth Quintile		8.7	7.5	8.4	11.0	8.5

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Commercial Real Estate Loans/Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	516.5	748.1	831.1	736.2	541.9	752.8
Second Quintile	329.5	552.9	683.1	634.3	279.1	545.0
Third Quintile	54.7	470.5	560.5	574.4	164.8	401.0
Fourth Quintile		362.5	409.6	433.7	98.0	251.8
Fifth Quintile		196.0	175.9	266.7	34.8	68.6

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Construction and Land Development Loans/Tier 1 Capital by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	178.9	233.3	373.5	219.4	154.9	258.2
Second Quintile	76.5	146.4	225.4	168.2	80.3	140.3
Third Quintile	10.7	101.7	139.6	86.5	40.9	81.5
Fourth Quintile		57.4	63.7	59.5	15.8	39.7
Fifth Quintile		10.0	17.4	25.5	0.8	5.7

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Assets

# Noncurrent Loans & Leases/Total Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	3.9	4.1	6.7	3.1	3.3	4.7
Second Quintile	0.5	1.4	2.5	1.7	0.1	1.2
Third Quintile	0.0	0.6	0.8	1.0	0.0	0.4
Fourth Quintile		0.2	0.3	0.7	0.0	0.0
Fifth Quintile		0.0	0.0	0.2	0.0	0.0

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.



# Total Past Due Loans & Leases/Total Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	6.3	7.2	9.6	5.4	5.6	7.5
Second Quintile	2.1	3.2	4.2	2.7	0.6	2.8
Third Quintile	0.2	1.9	1.7	1.8	0.0	1.2
Fourth Quintile		0.7	0.8	1.5	0.0	0.3
Fifth Quintile		0.1	0.3	0.9	0.0	0.0

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Reserves for Loans/Noncurrent Loans & Leases by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	2532.3	1203.5	1538.2	609.9	562.0	1468.9
Second Quintile	69.6	259.6	329.0	221.0	11.8	195.2
Third Quintile	5.8	101.5	117.8	124.2	∞	68.2
Fourth Quintile		47.9	52.8	97.9	∞	13.5
Fifth Quintile		24.4	23.8	54.3	∞	∞

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Earnings

# Return on Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

As of March 31, 2008

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	1.1	1.6	1.4	1.4	0.6	1.5
Second Quintile	0.1	0.9	1.0	1.1	-0.6	0.8
Third Quintile	-0.8	0.6	0.8	1.0	-1.9	0.4
Fourth Quintile		0.4	0.6	0.7	-3.0	-0.3
Fifth Quintile		-0.9	-2.6	0.3	-8.6	-4.8

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Return on Equity by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	6.1	15.5	14.4	13.6	4.2	13.9
Second Quintile	0.5	8.2	10.2	10.4	-2.6	7.4
Third Quintile	-5.2	5.2	7.8	9.5	-6.4	3.5
Fourth Quintile		2.9	4.9	6.5	-11.9	-1.5
Fifth Quintile		-6.1	-23.8	3.2	-26.4	-24.2

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Net Interest Margin by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	6.6	5.0	4.7	4.1	4.6	5.1
Second Quintile	4.1	4.3	4.3	3.9	4.1	4.2
Third Quintile	3.0	4.0	3.8	3.7	3.6	3.8
Fourth Quintile		3.6	3.5	3.2	3.3	3.5
Fifth Quintile		2.7	2.8	2.7	2.2	2.5

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.

# Liquidity

# Loans & Leases/Deposit by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	119.3	123.9	116.2	114.3	130.7	125.3
Second Quintile	94.8	106.4	105.6	108.3	104.9	106.5
Third Quintile	61.5	97.7	99.8	102.5	94.3	97.5
Fourth Quintile		87.6	90.7	91.8	79.9	86.5
Fifth Quintile		64.9	71.7	80.2	44.7	59.1

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.



# Loans & Leases/Assets by Quintile\*

## State Chartered Commercial and Industrial Banks

**As of March 31, 2008**

Asset Size	Over 3 years of operation				< 3 yrs ops.	Total
	Less than \$100MM	\$100 to \$500MM	\$500MM to \$2 Billion	\$2 Billion and More	All asset sizes	
Number of Banks	15	86	37	24	66	228
First Quintile	91.5	89.6	87.8	84.1	84.6	88.7
Second Quintile	78.6	83.3	82.1	75.1	79.4	81.9
Third Quintile	49.5	78.7	77.8	72.1	67.9	75.8
Fourth Quintile		71.6	72.1	67.3	54.1	66.9
Fifth Quintile		53.0	58.0	57.3	26.2	42.5

\* Quintiles of equal sizes are created by dropping off first the highest then the lowest ratio in each group until the number of institutions is divisible by 5.